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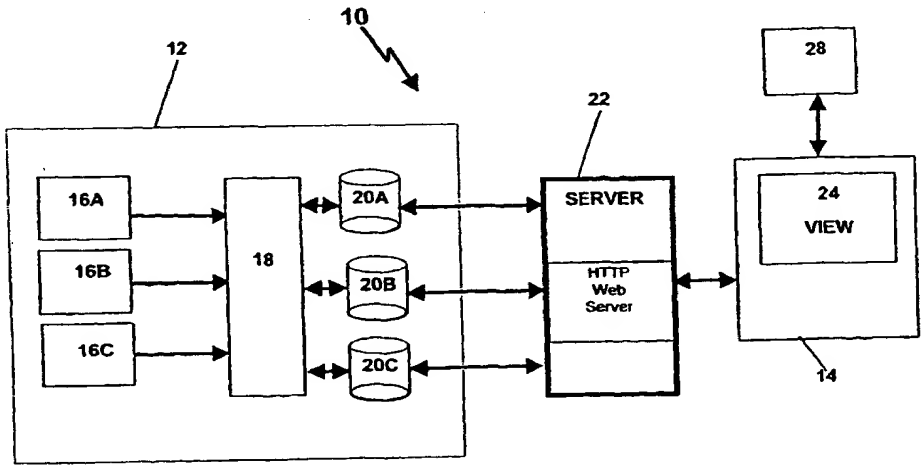

(57) Abstract: The present invention provides a financial consultant (28) to manage a plurality of customer accounts, which includes a server element (22) that can access and store data within the database (20A through 20C). A server (12) can be a conventional server system that can comprise a computer work station such as a PC compatible computer system. A server (22) can execute an application program that provides the financial consultant (28) with a view (24) or a plurality of views, of the account data of each company that the financial consultant (28) has been authorized to access.

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METHOD AND SYSTEM FOR ALLOWING A FINANCIAL CONSULTANT TO MANAGE A PLURALITY OF BUSINESS ACCOUNTS

Field of the Invention

The invention relates to a method and system for allowing a financial consultant (e.g., an accountant, a CFO, etc.) to manage a plurality of business accounts over a communications network (e.g., the Internet).

Background of the Invention

Financial consultants, such as accountants, tax advisors, CFOs, service providers, and the like, often service a plurality of customers. Accordingly, the financial consultant must be able to access the account information of each of the individual customers. Typically, each customer maintains their financial records at their place of business, or at one other specific location. Accordingly, for the financial consultant to review these accounts, the financial consultant must travel to the location where the accounts are maintained. As customers can be geographically dispersed, this can be a time consuming process that places a substantial burden on the financial consultant without adding any value to either the financial consultant or the customer. Although some systems exist today for allowing a user to review financial accounts from a remote location, such systems are generally proprietary and fail to provide the user with easy access to a plurality of business accounts (e.g., bank accounts, payroll accounts, tax accounts, cash flow accounts, billing accounts, human resource accounts, etc.).

Accordingly, there is a need in the art for a method and system that allows a financial consultant to easily access and manage the business account information of

each of, or at least of a plurality of, that financial consultant's customers, and to execute services and transactions for these customers from a central access point.

Summary of the Invention

It is a general purpose and object of the present invention to provide a financial consultant (e.g., an accountant, bookkeeper, CFO, controller, tax adviser, etc.) with integrated access to manage a plurality of business accounts (e.g., bank accounts, payroll accounts, tax accounts, cash flow accounts, billing accounts, human resource accounts, etc.) for a plurality of customers (e.g., associations, business organizations, individuals, non-profit organizations, trusts, etc.). The invention teaches a single, integrated user interface (e.g., a client process) which a financial consultant may employ to interact with a data access platform (e.g., a web server coupled to a database) over a communications network (e.g., LAN, a MAN, a WAN, the Internet, a wireless network, etc.). The business accounts reside on the data access platform, with each business account having at least one access right. A customer may employ a client process to subscribe to one of the business accounts, store proprietary account data thereon, and specify an access right for the business account, wherein the access right governs whether the financial consultant can view, edit, process, translate, and/or download the account data thereon. Further, the access right governs whether the financial consultant can upload data to the business accounts that she has access to.

To that end, the financial consultant may employ the integrated user interface to access any of the business accounts that she has an access right for in a consistent manner, thereby removing the need for the financial consultant to learn and remember multiple interfaces.

According to one aspect of the present invention, a server process regulates access to the business accounts by verifying an ID and/or a pin number, which the financial consultant forwards to the server process from the integrate user interface.

According to another aspect of the present invention, the integrated user interface is an integrated web page having a plurality of views, wherein: each view is configured to be navigated by the financial consultant; each view is configured to depict the account data for the business accounts that the financial consultant has an access right for; and/or at least one of the views is configured to depict at least one icon for the business accounts, wherein the at least one icon includes a hyperlink which when activated, transfers the financial consultant to more information for the business accounts and/or depicts more information for the business accounts in one of the other views.

According to another aspect of the present invention, a financial consultant and a customer may access a business account at substantially the same time so as to engage in a collaborative effort.

Thus, the invention provides a uniform interface for accessing customer data, thereby reducing the complexity of managing multiple, different customer accounts. Additionally, the invention can also allow a financial consultant to select a data format for downloading customer account data in so that the financial consultant can receive the customer data in a format that can be employed by a financial service software package on her computer system. Optionally, the invention described herein can provide a system that can translate to selected file formats employed by a customer, such as data in a file format associated with the QuickBook finance software package, and file formats employed by the financial consultant, such as the Excel file format.

Other objects of the invention will, in part, be obvious, and, in part, be shown from the following description of the methods and systems shown herein.

Brief Description Of The Drawings

The foregoing and other objects and advantages of the invention will be appreciated more fully from the following further description thereof, with reference to the accompanying drawings wherein;

Figure 1 depicts schematically the structure of a system according to the invention that allows a financial consultant to manage a plurality of business accounts for a plurality of clients over a communications network, such as the Internet; and

Figure 2 is a flow chart depicting one mode of operation of the invention for one illustrative embodiment of the invention.

Description of the Illustrated Embodiments

The systems described herein can, as one embodiment, operate in cooperation with a financial service that integrates a plurality of different financial services, such as a payroll service, a retirement plan, merchant credit card processing, a healthcare service or any other type of service. One such integrated financial consultant is OneCore Financial Network, Inc of Woburn, Massachusetts, which provides to an individual or small business an integrated financial service package that simplifies the management of the finances of a small business. Such services can store account data for multiple companies, and the account data can be all, or substantially all, the data needed for managing the company's finances. It is a realization of the present invention that a further layer of software can be laid over the database software that maintains the business account data for these multiple companies to provide to a financial consultant that is servicing these multiple companies, such as an accountant, a viewing and control platform that allows uniform access and control of the account data of each customer.

For purposes of illustration, the structure and operation of one integrated financial consultant, such as the OneCore Financial Network, Inc will be described briefly below. The system for managing customer accounts according to the invention will then be described with reference to the OneCore Financial Network, Inc system for the purpose of showing how the invention can leverage the integrated account data provided by the OneCore Financial Network, Inc system to offer to financial consultants a platform that offers a uniform user interface for accessing and controlling the business account data of a plurality of different customers and services.

To that end, it will be noted that a system such as the OneCore integrated financial service system can, in one example, be understood to include a central server system that can be accessed by the plurality of customer systems through a computer network such as the Internet. The server can perform the middle-level computing and processing that is necessary to negotiate the financial transactions which need to occur through each of the service providers to perform a compound financial transaction. For example, the system can transmit to a cash money account (CMA) service provider instructions in a format understood by the CMA service provider and having the information necessary for the CMA service provider to transfer money into a checking account or savings account of an employee by the payroll service provider. The server can provide to the CMA service provider an instruction including information such as a user ID, a PIN number, the amount of money necessary for making payroll, an instruction representative of the account into which money should be transferred from the CMA account, and any other suitable information that the CMA service provider needs to transfer money from the CMA account.

More specifically, each customer can subscribe to a financial service package accessed through the central server to use an integrated tool kit for managing a plurality of financial service products. To perform a transaction the subscriber can log on to a web site provided by a web server at the OneCore Financial Network, Inc web site. The subscriber can enter a single user name and one ID or password and thereby gain access to the application server running on the platform.

The application server can present to the subscriber a web page, or an HTML page, that provides the subscriber with a series of optional financial transactions that the subscriber can activate and direct the server to perform. For example, the server can present to the subscriber a web page that includes graphical control elements which allow the subscriber to instruct the server to implement functions related to the subscriber's core account, a bill paying operation, access controls, download functions, or flash reports. The set up, execution, and ongoing management of all financial transactions can be maintained under the control of the subscriber through accessing and controlling the core account through the application server running on the platform. Thus, the OneCore Financial Network, Inc system contains complete business account data for each subscriber.

Moreover, the OneCore Financial Network, Inc system maintains business account meta data, such as the subscriber's tax payer ID information, account number information, user name, passwords, or any other information necessary or helpful for executing a financial transaction, or for preparing a data package that can be securely transmitted electronically over phone lines, or other electronic means, like cable, wireless or any other suitable medium. Thus, OneCore Financial Network, Inc maintains all data required by a financial consultant to manage a business account.

Turning now to Figure 1, one system according to the invention can be described. Specifically, Figure 1 depicts a system 10 that includes an integrated financial service provider 12 that can couple to a system for allowing a financial consultant to manage a plurality of customer accounts 14. The integrated financial service system 12 can be similar to the OneCore Financial Network, Inc system described above. To that end, the system 12 can allow a plurality of individuals or business organizations, such as the depicted companies 16A, B and C, to couple to a central server 18. The server 18 can provide a web server that allows the companies to access the server 18 and to employ applications maintained at that server site, or accessible through that server site. As described above, each of the companies can

maintain and store business account data at this site. This is shown pictorially by the database elements 20A, 20B and 20C. Each of the depicted databases is understood to be representative of a store of business account information associated with an individual one of the companies 16A, 16B or 16C. The databases are shown as separate databases for illustrating that each company can maintain independent account data; however, it will be apparent to one of ordinary skill in the art that a single database system can be employed for storing account data for multiple subscribers of the financial service system 12.

Figure 1 further depicts that the system 14, for allowing a financial consultant to manage a plurality of customer accounts, can include a server element 22 that can access and store data within the databases 20A through 20C. The server 12 can be a conventional server system that can comprise a computer work station such as a PC compatible computer system, a Sun workstation, or any other suitable platform. The server 22 can execute an application program that provides the financial consultant 28 with a view 24, or a plurality of views, of the account data of each company that the financial consultant 28 has been authorized to access.

For example, in one practice the financial consultant 28 provides services to each of the companies 16A through 16C. Each company can provide to the financial consultant 28 a user ID and password that the financial consultant 28 can submit to the application program executing on the server 22. Further, the server can employ a single, unified user ID and/or password to represent all of the customer accounts that the financial consultant has access rights for. The server 22 can employ the user ID and password to: determine whether the financial consultant 28 is authorized to access the account data associated with that user ID and/or password; and to determine what level of access the financial consultant 28 has over the account data. For example, the user ID and password may signify to the server 22 that financial consultant 28 can view, edit, process, translate, and/or download the account data. If the financial consultant 28 is so authorized, the server 22 can access the particular account data and format it into a format suitable for viewing by the financial consultant 28.

In one particular embodiment, the server 28 accesses the account data and formats it into an HTML formatted, web page suitable for viewing by a web browser. Accordingly, the financial consultant 28 need only employ a web browser program to view the business account data of one of her customers. Additionally, if so authorized by the respective company, the server can determine whether the financial consultant 28 may also be provided with HTML pages that include control mechanisms that allow the financial consultant to manipulate and change data within the respective accounts database. For example, in one practice a company, such as the company 16A provides to the financial consultant 28 an access right, or an access code, that allows the financial consultant to perform financial transactions related to the company's 401K plan. Accordingly, the server 22 can format account data associated with the 401K plan of company 16A and deliver the formatted data to the financial consultant 28 as a view 24. Additionally, the server 22 can provide to the financial consultant 28 HTML controls or Java Applets that allow the user to perform certain financial transactions associated with the 401K plan. For example, the financial consultant 28 can be provided with controls for transferring money from one fund to another, adjusting the contributions of particular employees, designating certain portions of the 401K data as vested to particular employees, or any other such financial transaction.

Once the financial consultant 28 has finished working with one customer 16A, the financial consultant 28 can ask the server 22 to access the account data of, for example, company 16B. In one embodiment, each time the financial consultant 28 requests access to the business accounts of a business, the server 22 verifies if that company has authorized the financial consultant to access the accounts, and if so, the server can determine the level of access granted. If the financial consultant is authorized, the financial consultant can manipulate and access data within the database. In an alternative embodiment, each time the financial consultant 28 logs in to the system, the server 22 can determine each of the customers that have granted access rights to the financial consultant 28, and the level of that access. Based on this information, the server 22 can generate an HTML page that can be downloaded to the

financial consultant 28 and that presents to the financial consultant multiple views of information that indicates each of the accounts the financial consultant has access to and the level of access provided.

In one embodiment, the HTML formatted web page presents the financial consultant with a plurality of views, wherein: each view is configured to be navigated by the financial consultant; each view is configured to depict the account data for the business accounts that the financial consultant has an access right for; and/or at least one of the views is configured to depict at least one icon for the business accounts, wherein the at least one icon includes a hyperlink which when activated, transfers the financial consultant to more information for the business accounts and/or depicts more information for the business accounts in one of the other views.

In one embodiment, the server 22 can provide to an authorized financial consultant the opportunity to download information from an account database to a software package employed by the financial consultant. To this end, the server 22 can provide to the financial consultant 28 an web page having an HTML formatted form that allows the financial consultant to select the information that the financial consultant 28 wishes to download and to, optionally, identify a file format preferred by the financial consultant 28. For example, the server 22 can provide the financial consultant 28 with the opportunity to format account data from the database into a format suitable for delivery to the Microsoft Excel Spreadsheet, the QuickBooks Software Package, the Peachtree Accounting software package, or any other format. To this end, the server 22 can include an application program that will select data from the respective database and reformat that data into the file format desired by the financial consultant 28.

Accordingly, it will be understood from a review of Figure 1 and the above description, that the account management system 14 provides to a financial consultant 28 a single access point that provides the financial consultant 28 with an integrated user interface for accessing the account data of multiple customers. It will further be understood that the system 14 allows a financial consultant 28 to download account

data and to do so in a format that can be manipulated by the financial consultant 18. In an optional embodiment, the financial consultant 28 can also be provided with functionality for uploading account data through the system 14 to be stored in the account database associated with a particular customer. In this particular embodiment, the financial consultant 28 can also be provided with an opportunity to upload data in a certain file format and request the server 22 to translate the file format into one suitable format for being stored within the respective database.

The application server described herein can be any suitable application program written in any suitable computer language such as C, C++, COBOL, Java, or any other suitable computer language. The development of such application programs is deemed to be within the skill of one of ordinary skill in the art and follows from principles well known in the art, including those principles set forth in Stephen G. Kochan, *Programming in C*, Hayden Publishing (1983). Similarly, the design of application programs capable of working with web servers, such as the Apache Web server, follow from general principles in the art of computer science and include the principles set forth in Mark Felton, *CGI: Internet Programming in C and C++*, Prentice-Hall (March 1997). The dynamic generation of HTML documents, such as the user interfaces provided by the server to the financial consultant also follows from principles well known in the art, including those set forth in detail in Ian Graham, *HTML Source Book*, John Wiley (1997).

As will be apparent to those skilled in the art, the invention may be implemented as a computer program product, which may include a readable storage medium having instructions stored thereon. The instructions may be used to program a computer, or other computational/electronic devices, to perform according to the invention. The storage medium may include floppy diskettes, CD-ROMs, magnetic hard disks, optical storage disks, ROMs, RAMs, EPROMs, EEPROMs, magnetic or optical cards, or other types of media suitable for storing computational/electronic instructions. Furthermore, the invention may also be downloaded as a computer program product, wherein the program may be transferred from a remote computer (e.g., a server system) to a

requesting computer (e.g., a client system) by way of data signals embodied in a carrier wave(s) or other propagation medium via a communications link, such as a network interface (e.g., a modem, T1 line, T3 line, etc.).

Now referring to Figure 2, one mode of operation of one process described herein is depicted for one illustrative embodiment. Specifically, Figure 2 depicts a process 100 comprising the steps 110 to 160, wherein customers subscribe to the system and grant access rights, and a financial consultant employs the system to manage the accounts of their customers. For example, the process 100 begins in step 110 wherein customers employ customer-client processes to interact with the server process to subscribe to a system, such as the system depicted in Figure 1, and to specify access rights for others to employ, such as the financial consultant depicted in Figure 1. After step 110, the process 100 proceeds to step 120 wherein a server subscription process allocates one or more business accounts to each customer and a verification process writes the specified access rights to an access control list (ACL). The subscription process and the verification process may be computer programs executing on the server, and the design and development of such processes and computer programs follow from principles well known in the art.

After step 110, the process 100 proceeds to step 130 wherein the financial consultant employs an integrated web page interface to forward an id and password to the verification process. In step 140, the verification process checks the id and the password with the ACL to determine which accounts the financial consultant has access rights for and to determine a level of access to be granted for each account that the financial consultant has access to. After step 140, the process 100 moves to step 150 wherein the financial consultant may employ the integrated web page interface to access the accounts that she has access rights to---to the extent that the access rights allow her access. Optionally, as shown in Figure 2, the customers may employ customer-client processes to collaborate with the financial consultant. Such collaboration may include jointly employing business software applications, such as a

spreadsheet program. Other forms of collaboration, such as jointly reviewing records, may also be practiced.

Finally, it will be understood that the above described system is merely one embodiment of the invention and that other embodiments can be made without departing from the scope hereof. Moreover, it will be understood that although the systems have been described with reference to elements depicted as functional blocks, the systems described herein are typically implemented as computer programs, and that the blocks described herein are merely representative of the procedures and functions that can be performed by these programs. It will also further be understood that the systems can be dedicated hardware devices, or combinations of hardware and software. It will also further be understood that the use of the words "a" and "an," as used herein (including the claims) is not intended to limit the methods and systems of the invention to single methods and systems.

What is claimed is:

CLAIMS

1. A method for allowing a financial consultant to manage a plurality of business accounts over a communications network, each of the business accounts being configured to hold account data representative of financial information, comprising:

providing a database for storing the business accounts;

specifying an access right for each of the business accounts;

regulating access to each of the business accounts according to the access right; and

allowing the financial consultant to employ a client process to access one or more of the business accounts if the financial consultant has the access right for the one or more of the business accounts.

2. The method recited in claim 1, wherein regulating access to each of the business accounts includes employing the server process to verify an ID and/or a password that the financial consultant forwards to the server process from the client process.

3. The method recited in claim 1, further comprising providing a customer with a customer-client process to:

subscribe to the one or more of the business accounts, wherein the account data for the one or more of the business accounts is associated with the customer; and

access the account data for the one or more of the business accounts at substantially the same time that the financial consultant accesses the account data for the one or more of the business accounts;

whereby the customer and the financial consultant engage in a collaborative effort.

4. The method recited in claim 1, wherein specifying the access right includes providing a customer with a customer-client process for specifying the access right for one of the business accounts;

whereby the customer can freely alter the access right at any time.

5. The method recited in claim 1, wherein allowing the financial consultant to employ a client process to access one or more of the business accounts includes providing the financial consultant with an integrated web page, the integrated web page being configured to have a consistent interface with each of the one or more of the business accounts.

6. The method recited in claim 1, wherein allowing the financial consultant to employ a client process to access one or more of the business accounts includes providing the financial consultant with an integrated web page having a plurality of views, wherein:

each view is configured to be navigated by the financial consultant;

each view is configured to depict the account data for the one or more of the business accounts; and/or

at least one of the views is configured to depict at least one icon for the one or more of the business accounts, the at least one icon having a hyperlink which when activated, transfers the financial consultant to more information for the one or more of the business accounts and/or depicts more information for the one or more of the business accounts in one of the other views.

7. The method recited in claim 1, wherein allowing the financial consultant to employ a client process to access one or more of the business accounts includes enabling the financial consultant to:

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view the account data for the one or more of the business accounts if the access right for the one or more of the business accounts allows the financial consultant to do so;

edit the account data for the one or more of the business accounts if the access right for the one or more of the business accounts allows the financial consultant to do so;

process the account data for the one or more of the business accounts if the access right for the one or more of the business accounts allows the financial consultant to do so;

download the account data for the one or more of the business accounts if the access right for the one or more of the business accounts allows the financial consultant to do so;

upload data to the one or more of the business accounts if the access right for the one or more of the business accounts allows the financial consultant to do so; and/or

translate the account data for the one or more of the business accounts into a format that is specified by the financial consultant if the access right for the one or more of the business accounts allows the financial consultant to do so.

8. A method for allowing a financial consultant to manage a plurality of business accounts over the Internet, the business accounts having account data including financial information, banking information, payroll information, tax information, cash flow information, billing information, and/or human resource information, comprising:

storing the business accounts on a database, the database being configured to interact with a server process, the server process having a subscription process and a verification process;

enabling a plurality of customers to subscribe to the business accounts, wherein each customer is assigned to at least one of the business accounts by the subscription process;

enabling each customer to specify to the verification process whether the financial consultant has an access right for the at least one account that is assigned to each customer, wherein the verification process regulates access to the business accounts; and

providing an integrated web page to enable the financial consultant to access any of the business accounts that the financial consultant has an access right for, the access right governing whether the financial consultant can view, edit, process, translate, and/or download the account data thereon, and the access right governing whether the financial consultant can upload data to the business accounts that the financial consultant has an access right for;

whereby the integrated web page provides the financial consultant with a consistent interface to manage any of the business accounts that the financial consultant has an access right for.

9. A system for allowing a financial consultant to manage a plurality of business accounts over a communications network, each of the business accounts being configured to hold account data representative of financial information, comprising:

a database for storing the account data for each of the business accounts;

a server process for specifying an access right for each of the business accounts and for regulating access to each of the business accounts according to the access right, the server process being configured to interact with the database; and

a client process for enabling the financial consultant to access one or more of the business accounts if the financial consultant has the access right for the one or more of the business accounts, the client process being configured to interact with the server process.

10. The system recited in claim 9, wherein the server process regulates access to the business accounts by verifying an ID and/or a password that the financial consultant forwards to the server process from the client process.

11. The system recited in claim 9, further comprising a customer-client process being configured to interact with the server process so as to enable a customer to:

subscribe to the one or more of the business accounts, wherein the account data for the one or more of the business accounts is associated with the customer; and

access the one or more of the business accounts at substantially the same time that the financial consultant accesses the one or more of the business accounts;

whereby the customer and the financial consultant engage in a collaborative effort.

12. The system recited in claim 9, further comprising a customer-client process for enabling a customer to specify the access right for one of the business accounts, the customer-client process being configured to interact with the server process;

whereby the customer can freely alter the access right at any time.

13. The system recited in claim 9, wherein the client process includes an integrated web page, the integrated web page being configured to have a consistent interface with each of the one or more of the business accounts.

14. The system recited in claim 13, wherein the integrated web page includes a plurality of views, wherein:

each view is configured to be navigated by the financial consultant;

each view is configured to depict the account data for each of the one or more of the business accounts; and/or

at least one of the views is configured to depict at least one icon for each of the one or more of the business accounts, the at least one icon having a hyperlink which when activated, transfers the financial consultant to more information for the one or more of the business accounts and/or depicts more information for the one or more of the business accounts in one of the other views.

15. The system recited in claim 9, wherein the client process enables the financial consultant to:

view the account data for the one or more of the business accounts if the access right for the one or more of the business accounts allows the financial consultant to do so;

edit the account data for the one or more of the business accounts if the access right for the one or more of the business accounts allows the financial consultant to do so;

process the account data for the one or more of the business accounts if the access right for the one or more of the business accounts allows the financial consultant to do so;

download the account data for the one or more of the business accounts if the access right for the one or more of the business accounts allows the financial consultant to do so;

upload data to the one or more of the business accounts if the access right for the one or more of the business accounts allows the financial consultant to do so; and/or

translate the account data for the one or more of the business accounts into a format that is specified by the financial consultant if the access right for the one or more of the business accounts allows the financial consultant to do so.

16. A system for allowing a financial consultant to manage a plurality of business accounts over the Internet, the business accounts having account data including financial information, banking information, payroll information, tax information, cash flow information, billing information, and/or human resource information, comprising:

a database for storing the business accounts;

a server process having a subscription process and a verification process, wherein:

the server process is configured to interact with the database,

the subscription process is configured to enable a plurality of customers to subscribe to the business accounts, wherein each customer is assigned to at least one of the business accounts, and

the verification process is configured to enable each customer to specify whether the financial consultant has an access right for the at least one account that is assigned to each customer, wherein the verification process regulates access to the business accounts; and

an integrated web page for enabling the financial consultant to access any of the business accounts that the financial consultant has an access right for, the access right governing whether the financial consultant can view, edit, process, translate, and/or download the account data thereon, and the access right governing whether the financial consultant can upload data to the business accounts that the financial consultant has an access right for;

whereby the integrated web page provides the financial consultant with a consistent interface to manage the business accounts that the financial consultant has an access right for.

17. A computer program product for allowing a financial consultant to manage a plurality of business accounts over a communications network, the business accounts being configured to hold account data representative of financial information, the computer program product comprising a computer readable medium having computer readable program code thereon including:

program code for implementing a database to store each of the business accounts;

program code for specifying an access right for each of the business accounts;

program code for regulating access to each of the business accounts according to the access right; and

program code for allowing the financial consultant to employ a client process to access one or more of the business accounts if the financial consultant has the access right for the one or more of the business accounts.

18. A computer data signal embodied in a carrier wave for allowing a financial consultant to manage a plurality of business accounts over a communications network, the business accounts being configured to hold account data representative of financial information, comprising:

program code for implementing a database to store each of the business accounts;

program code for specifying an access right for each of the business accounts;

program code for regulating access to each of the business accounts according to the access right; and

program code for allowing the financial consultant to employ a client process to access one or more of the business accounts if the financial consultant has the access right for the one or more of the business accounts.

FIGURE 2

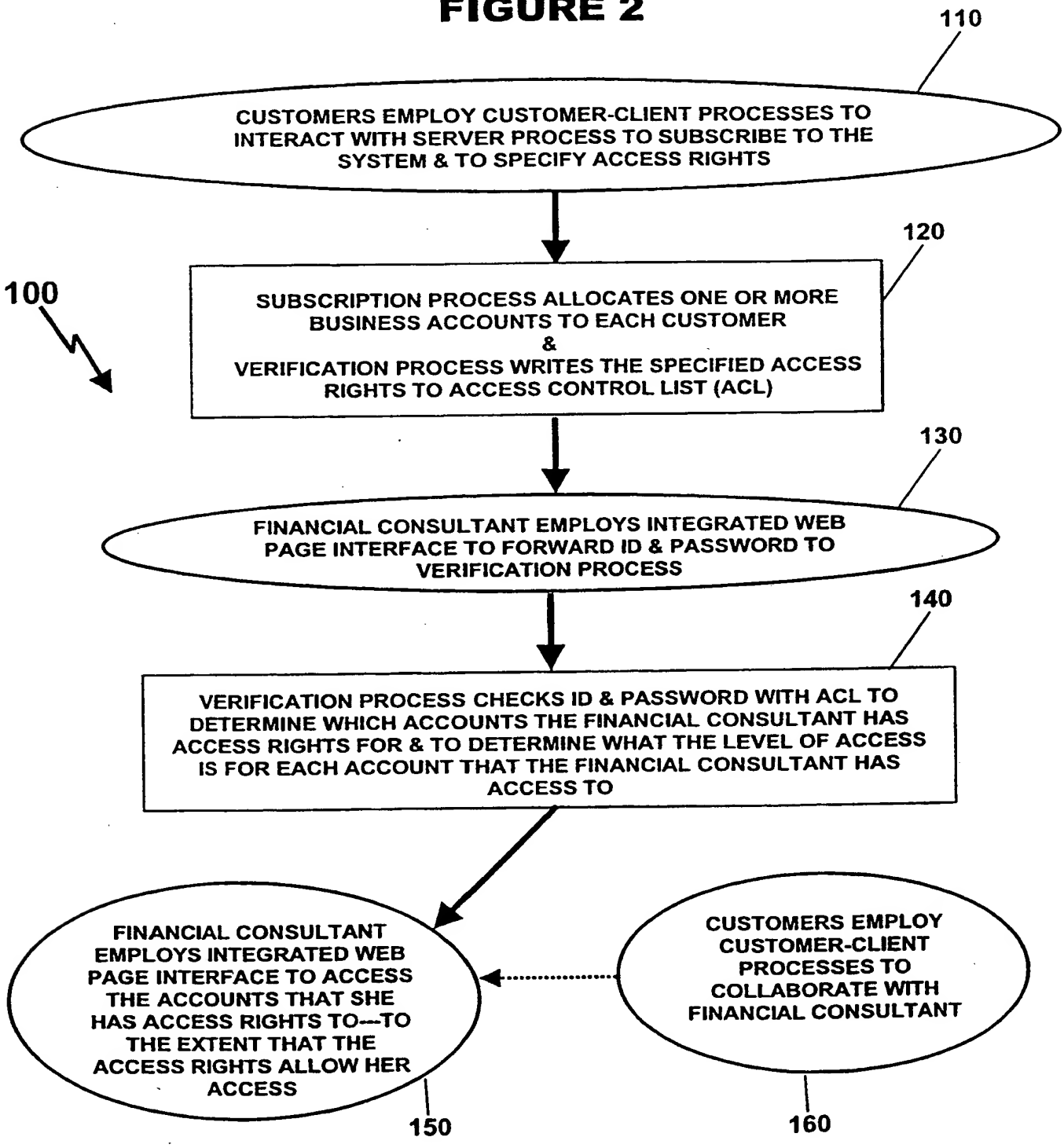
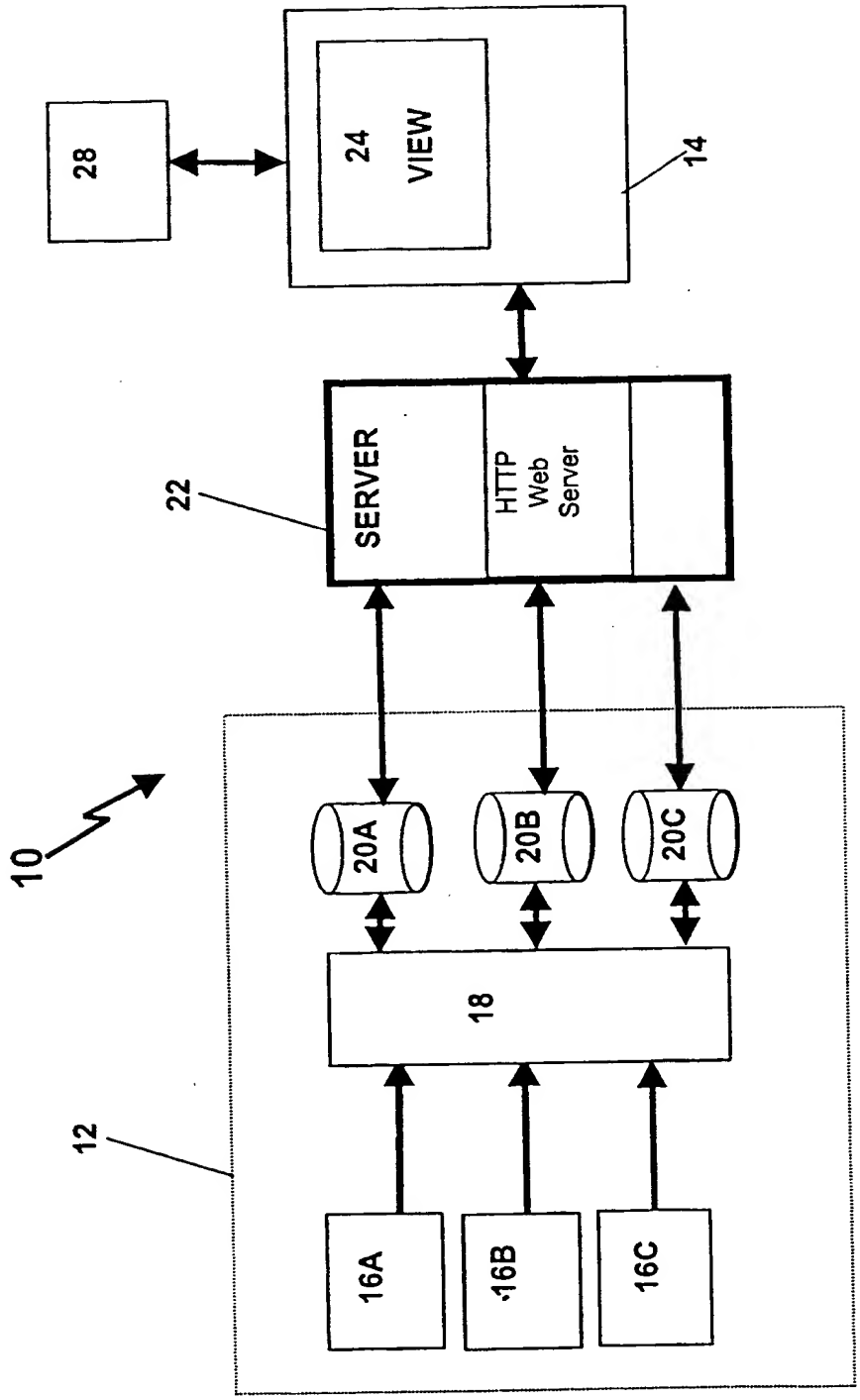

110
CUSTOMERS EMPLOY CUSTOMER-CLIENT PROCESSES TO INTERACT WITH SERVER PROCESS TO SUBSCRIBE TO THE SYSTEM & TO SPECIFY ACCESS RIGHTS
120
100
SUBSCRIPTION PROCESS ALLOCATES ONE OR MORE BUSINESS ACCOUNTS TO EACH CUSTOMER
&
VERIFICATION PROCESS WRITES THE SPECIFIED ACCESS RIGHTS TO ACCESS CONTROL LIST (ACL)
130
FINANCIAL CONSULTANT EMPLOYS INTEGRATED WEB PAGE INTERFACE TO FORWARD ID & PASSWORD TO VERIFICATION PROCESS
140
VERIFICATION PROCESS CHECKS ID & PASSWORD WITH ACL TO DETERMINE WHICH ACCOUNTS THE FINANCIAL CONSULTANT HAS ACCESS RIGHTS FOR & TO DETERMINE WHAT THE LEVEL OF ACCESS IS FOR EACH ACCOUNT THAT THE FINANCIAL CONSULTANT HAS ACCESS TO
FINANCIAL CONSULTANT EMPLOYS INTEGRATED WEB PAGE INTERFACE TO ACCESS THE ACCOUNTS THAT SHE HAS ACCESS RIGHTS TO—TO THE EXTENT THAT THE ACCESS RIGHTS ALLOW HER ACCESS
150
CUSTOMERS EMPLOY CUSTOMER-CLIENT PROCESSES TO COLLABORATE WITH FINANCIAL CONSULTANT
160

FIGURE 1


28
24
VIEW
14
22
SERVER
HTTP
Web
Server
10
20A
20B
20C
18
12
16A
16B
16C

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/16133

A. CLASSIFICATION OF SUBJECT MATTER
IPC(7) :G06F 17/60
US CL :705/35, 39, 42
According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/35, 39, 42

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

WEST 2.0, CAS ONLINE, DIALOG, IEEE

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 5,006,998 A (YASUNOBU et al) 09 April 1991, see entire document.	1-18
A	US 5,710,889 A (CLARK et al) 20 January 1998, see entire document.	1-18
A	US 5,745,706 A (WOLFBERG et al) 28 April 1998, see entire document.	1-18

☐ Further documents are listed in the continuation of Box C. ☐ See patent family annex.

*	Special categories of cited documents:	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A"	document defining the general state of the art which is not considered to be of particular relevance	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E"	earlier document published on or after the international filing date	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&"	document member of the same patent family
"O"	document referring to an oral disclosure, use, exhibition or other means		
"P"	document published prior to the international filing date but later than the priority date claimed		

Date of the actual completion of the international search 12 AUGUST 2000	Date of mailing of the international search report 11 OCT 2000
Name and mailing address of the ISA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231 Facsimile No. (703) 305-3230	Authorized officer TOD SWANN Telephone No. (703) 308-7791

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